

# EXHIBIT 12



**NFL PLAYERS**  
ASSOCIATION



**NFL DA**

## GUIDE TO THE LOCKOUT

"All they did was take game checks away from guys that were real NFL players that had families and situations in their life that they had to take care of. I wasn't happy about it. And I know over time you tend to forget about it, but you always remember what they did and who they were."

PREAMBLE TO THE NFLPA CONSTITUTION

**We, The National Football League Players Association . . .**

Pay Homage to Our Predecessors For Their **Courage, Sacrifice, and Vision;**

Pledge To Preserve And Enhance The **Democratic Involvement** Of Our Members;

Confirm Our Willingness To Do Whatever Is Necessary For The Betterment Of Our  
Membership - To **Preserve** Our Gains And Achieve Those Goals Not Yet **Attained.**



**NFL PLAYERS**  
ASSOCIATION

## LETTER FROM THE EXECUTIVE DIRECTOR

"Players must understand that when the doors are locked -- and they will be -- they have to draw the circle around their family and teammates and become protectors and providers, given the business of football."

*DeMaurice Smith, Executive Director, NFLPA*



Dear Men,

In March of 2009, I told you that the Owners were preparing to lock you out in March 2011. This is the final year of the Collective Bargaining Agreement and the NFL Owners continue to prepare to lock out you and your families in March of 2011 upon the CBA's expiration. The Owners have refused to say or prove whether they are losing money or are experiencing shrinking asset values (i.e., the NFL share). According to *Forbes* magazine, the average team is worth approximately \$1 Billion and team profits average around \$30 Million per year. Further, team values have grown by 500% over the last 15 years. Player salaries have not. The NFL has drawn the line in the sand for us to fight for a fair deal, and that is what we must prepare to do. They tried to prevent you from fighting through their Supreme Court case. They lost. They stuffed more than \$300 Million into their pockets by non-payment of benefits in the lockout year. They refuse to open their books while they demand a raise of \$1 Billion per year and tell you to play 18 games. Finally, while putting themselves on the back for being more safety conscious, they will stop paying for your health insurance in March.

You MUST be financially and emotionally prepared to survive the lockout. In order to survive a lockout, you must protect yourself and your family by saving your money and understanding the structure of the NFLPA and the negotiation. A lockout beginning in March of 2011 could last one day, one month, 12 months or longer. The Owners will leverage my weakness that exists in the Players' -- our job is to ensure that none will exist. Historically, they broke the players' strikes through intimidation and using lawyers who crossed the picket lines and coaches who coach players for a week. They believe history will repeat itself. You will write that history.

This guide is intended to help you through what promises to be an adversarial process and to help manage financial, emotional and relational issues that may arise. It provides information and advice that we have discussed at team meetings for more than a year. I recommend that you read the information very carefully and

discuss it with your family, friends and advisors. Your preparation is not only important for your livelihood but for all past, present and future Players of the National Football League. The necessary unity can only be maintained if the Players' Association which their solidarity is being tested. You are not assured that the entire NFLPA staff, including all player advocates, is working tirelessly to secure a deal in your best interest. If you have questions or require additional support, do not hesitate to contact any of us at (800) 572-2000. We are your organization and we are here to serve the partnership.

09:10:11 AM



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For any and all questions related to the lockout, contact the Player Advocates:

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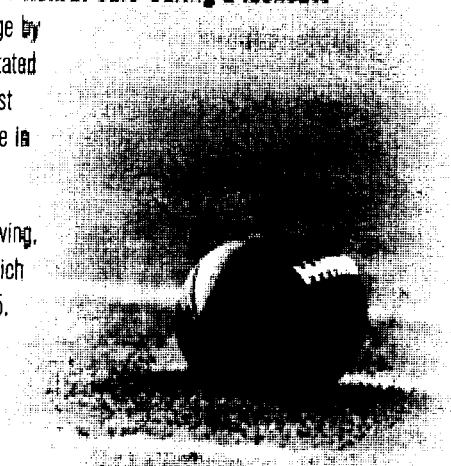
## FREQUENTLY ASKED QUESTIONS

# F.A.Q.

"When they say it is not about the money. . . . It's about the money. When the owners say the system isn't working, that means they want something back. That something is players' money. Players deserve a fair share of the revenue. Fans pay to see players play. Players are the reason fans buy jerseys, hot dogs and stadiums are built. . . . Players even help pay for the stadiums they play in."

*Gene Upshaw, former NFL Player, Hall of Famer  
and NFLPA Executive Director for 25 years*

1. **When does the current Collective Bargaining Agreement end?** The current CBA will expire March 3, 2011. The earliest the NFL will lock out is March 4, 2011.
2. **What is a lockout?** A lockout is when the employer chooses to shut down business and doesn't allow employees to come to work until they agree to changes in working conditions that the employer wants them to accept. During a lockout the NFL and owners will not allow players to come to practice, visit game facilities or participate in any playing or other employment activities.
3. **Will I be paid in a lockout?** You will not be paid unless your contract is guaranteed in the event of a lockout. However, we believe that salary deferred from prior years will be paid to you. If the League takes a different position, you can sue.
4. **Will my family (dependents) and I have access to health care during a lockout?** Federal law requires that you be allowed to continue coverage by paying for it yourself, also known as COBRA. The NFL has stated it will not pay for your insurance during the lockout. You must be properly notified by the NFL before any changes are made in your insurance coverage.
5. **How long will a lockout last?** There is no way of knowing, so you should plan and prepare for a full-season lockout, which was the case for National Hockey League players in 2004-05. NFL lead negotiator Bob Battersman locked out NHL players for a full season. The NBA lockout in 1998 lasted 200 days. Remember the owners are forcing this action.



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6. **Can I play in another league during the lockout?** During a lockout players will be allowed to play elsewhere, but there is no guarantee that the NFL clubs won't try to stop you.
7. **Will I have access to team facilities during a lockout?** You will not be allowed to work out at team facilities. However the NFLPA has negotiated discounted prices at training facilities from premier trainers. You will be able to take advantage of the discounts if you wish.
8. **What impact will a lockout have on my endorsements and marketing?** Your individual endorsements are not impacted by a lockout. However, the Sponsorship Agreement between the NFL and NFLPA terminates March 3, 2011. The players' for-profit subsidiary, NFL PLAYERS, Inc., has continued to plan for the lockout and has negotiated several contingent contracts.
9. **How will I get information during a lockout?** Your Player Advocates' contact information is provided in the front of this book. We are utilizing mass text and email services as means of contact as well. You must ensure that we have your correct contact information.
10. **What is the status of my contract during a lockout?** The Clubs may not engage in any negotiations with any player during a lockout. The NFLPA's position is that the restrictions on contracts will no longer be valid.



FINANCIAL

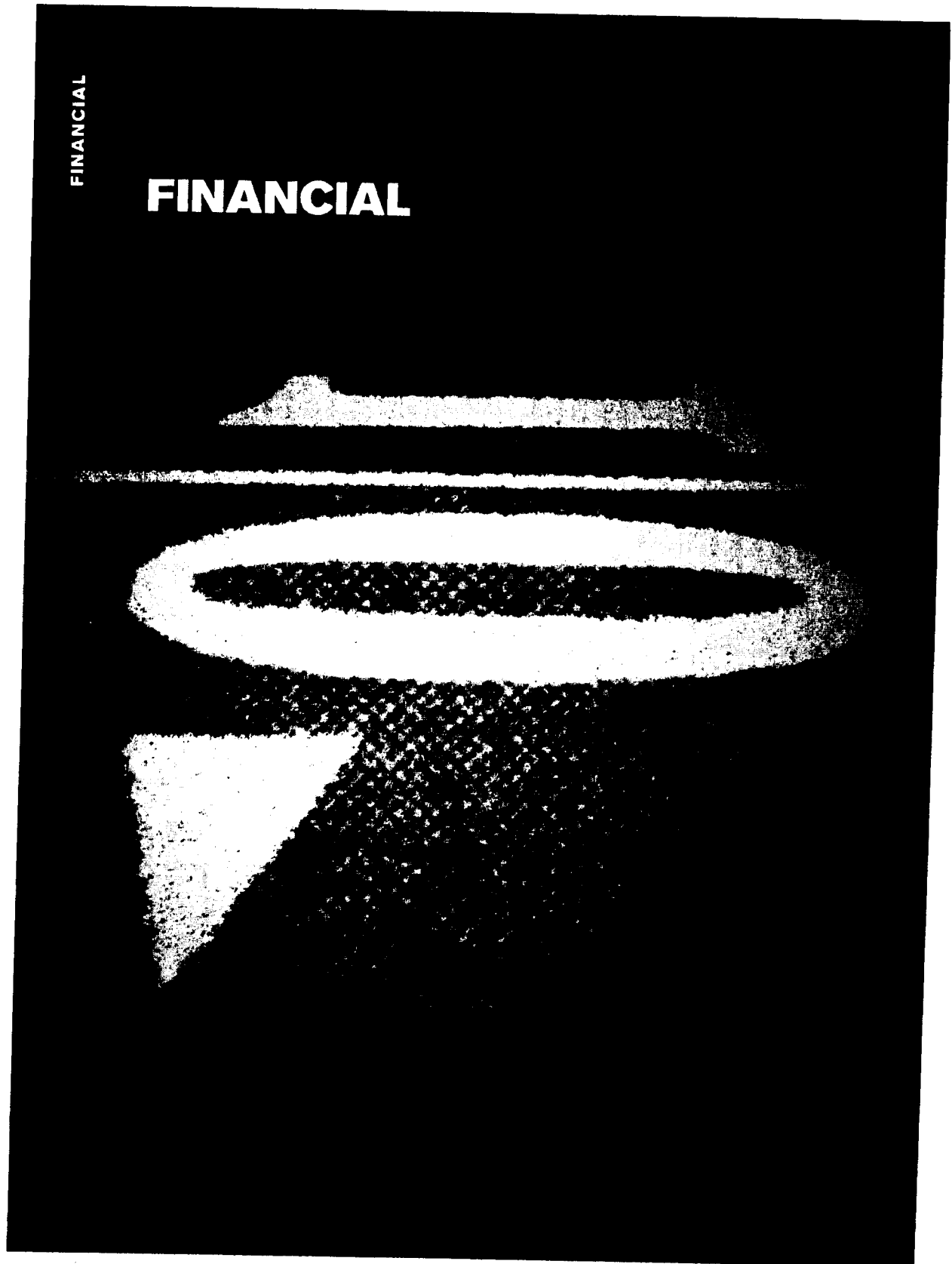
# FINANCIAL



"They're shutting down the game so they can get a better CBA... The players will run out of money and the owners will be paid. In that scenario I can't imagine a way where the owners won't come out ahead in this one."

*Former NFL wide receiver and current NBC analyst  
Cris Collinsworth failed to mention that his  
employer, NBC, was funding the lockout of NFL  
players through the TV Network contracts.*







# FINANCIAL

DECLARATION

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## CASH AND CREDIT MANAGEMENT

**The only economic certainty we have is there will always be economic uncertainty.**

With a lockout on the horizon, this is your opportunity to take control of your life and influence your future. As we have stressed during the last year, you should have enough cash saved to cover 12 months of expenses. If necessary, work with a professional to sort out your alternatives and implement a plan to accomplish your short- and long-term goals. Do not wait for the worst to happen before you start cutting back and saving!

Don't make any hasty financial decisions during this time. Do not consult or work with unproven or questionable advisors.

Follow the action steps below and use the resources to get your personal finances ready.

## FINANCIAL

### **BE CERTAIN ABOUT YOUR FINANCES AND DON'T GET CAUGHT EMPTY HANDED.**

The NFL Players Association has partnered with Financial Finesse – the leading provider of unbiased financial education – to provide you with unbiased financial information, tools and guidance to navigate any financial crisis and become financially secure.

The **Financial Learning Center**, which is a resource provided through our partnership with Financial Finesse, is designed to replicate the experience of being one-on-one with a financial planner by providing you with a personalized assessment of your financial situation, your key priorities, and step-by-step guidance on how to achieve your financial goals. However, you must be responsible for your financial security.

Get more information at [www.financialfinesse.com/lfc/nflpa](http://www.financialfinesse.com/lfc/nflpa).

### **MORTGAGE**

*"Locked Out? Make sure you keep the keys to your home."*

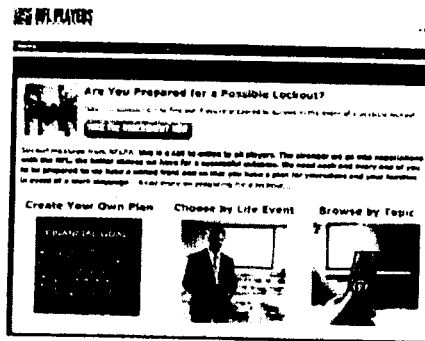
A home mortgage is a significant monthly expense which will continue during a lockout. However, you may be able to temporarily reduce your mortgage payments by taking the following steps:

#### **ACTION LIST**

- Contact lenders now and explain your situation. Attempt to negotiate reduced monthly payments for a specified period or discuss refinancing your mortgage at a lower interest rate.

Lenders have entire departments dedicated to renegotiating terms. The earlier you begin the process, the more cooperative lenders may be. **Lenders will be less inclined to work with you during a lockout because you will not have confirmed income during that time, so act now.**

Work directly with your lender or a qualified mortgage broker. Beware of any third-party company offering to renegotiate for you. It is an unnecessary service and may be a scam. Instead, speak with your financial advisor or contact the NFLPA for more information or assistance.



## FINANCIAL

- Consider refinancing to a fixed rate.

If you have an upcoming balloon payment or mortgage which is resetting to a higher rate, consider refinancing. With interest rates at all-time lows, fixed-rate mortgages afford you the stability of a guaranteed interest rate and monthly payments for the life of your loan. Contact your bank or your financial advisor about refinancing.

- Union Plus Mortgage Assistance Program helps players in the event of a lockout.

As an NFLPA member, you have access to the Union Plus Mortgage Program, the **only mortgage program in the country that includes hardship assistance**. The Mortgage Assistance Program (MAP) is a one-of-a-kind benefit that offers a six-month interest-free loan to cover mortgage payments in the event of involuntary unemployment such as a **lockout, strike, disability or disaster**.



### Eligibility

All NFLPA members in good standing and their spouses may use this program. Parents and children of NFLPA members also are eligible.

### Member Access

For information on buying or refinancing a home with the Union Plus Mortgage program, you must contact **Jack Thompson at (800) 228-5817** and tell him you are an NFLPA member.

### If I become unemployed, how does the program benefit me?

- If you become involuntarily unemployed, disabled or are involved in a work stoppage – the MAP can help you make your mortgage payments.
- Eligibility begins 1 year after obtaining your mortgage.
- Apply for an interest-free payment assistance loan to cover up to 6 months of your mortgage payments.
- The program will also make your mortgage payments for up to 6 months if you are involved in a work stoppage for 30 days or more. You are eligible for an Unemployment and Disability Loan Benefit or a Strike Grant if you or your eligible cosigner are out of work due to a union-approved strike, lockout, involuntary unemployment, or disability and if your income or the eligible signer's or cosigner's income is reduced by at least 50% of the monthly mortgage payment.
- **Total payments covered by Mortgage Assistance loan benefits may not exceed \$15,000.**

## FINANCIAL

- **Total payments covered by Mortgage Assistance strike grants may not exceed \$15,000.**
- If the lockout lasts longer than 7 months, an interest-free payment assistance loan can be activated to cover up to 5 additional mortgage payments.
- Up to \$1,000 of the first payment assistance loan does not have to be repaid.
- You must start repaying the balance of the loan beginning four months after your benefit period ends.

### **What happens if I am in the Mortgage Program prior to renunciation or a lockout?**

If the Union Plus mortgage was closed before the renunciation, once you meet the required 1-year loan history requirement, you are eligible to apply for the benefits, since your participant status in the Plan was established while you were union affiliated with the AFL-CIO. At the time of application for MAP benefits, proof of union membership was required. Whether the union was affiliated at the time of application will not be a factor.

- Unemployment mortgage insurance policies pay all or part of a mortgage payment if you involuntarily lose your job.

Policies vary on how many mortgage payments are covered over a certain period. However, many policies will make six months' worth of payments during a 12-month period. Policies begin paying after a specified period of unemployment, usually 30 days. Generally, the policies don't pay benefits if the borrower becomes unemployed within six months of getting the policy.

- Finding renters for your unoccupied homes can generate extra income.

Money received through rental may fully cover or at least offset your mortgage on your unoccupied home. This is also a way to generate income if the home is paid for. Either way, you'll have more money to withstand a lockout.

- In the market for a new home? Consider renting instead.

Don't purchase a new home until you have worked out a realistic plan for dealing with the reduced income due to the impending lockout. Although this is a buyer's market you are facing tough economic times. Renting affords the crucial advantages of freedom and flexibility and eases your concerns of having to sell a home due to unemployment. In addition, home repair and maintenance are passed on to the landlord or rental leasing company. This frees your money, time and energy. Save your money now and make the big purchase later.



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If you still have your heart set on purchasing a home, consult with your financial advisor prior to making any long-term decisions to determine if you can truly afford a new house at this time. Consider a foreclosure or a short sale to get the best value.

### RENT

*Avoid signing a long-term lease on any rental property until you have a firm understanding of your financial situation after a lockout.*

#### ACTION LIST

- Do not renew the lease on rental property that is not your primary residence.

You will not receive your salary during a lockout. So don't waste money on a home that you rarely use. If you feel compelled to maintain rental property, consider a month-to-month lease that allows you to vacate the property on your terms.

### REPAIRS AND GENERAL MAINTENANCE

*"Assume you will spend between 3 and 5 percent of your home's total value on repairs each year."*

*Suze Orman*

Leaky toilets, broken appliances, and electrical problems are inevitable and can be costly if you're not prepared. Budget enough money to keep your home in proper condition, but hold off on major projects like remodeling the kitchen until after the lockout.

#### ACTION LIST

- Take care of essential repairs now.

If an item in your home is showing signs of future failure, act now. Do not put off these repairs, as it will be a major blow to your budget when the checks stop coming in.

- Purchase a homeowners warranty.

A home warranty is a renewable service contract that covers the repair or replacement of many of the most frequently occurring breakdowns of home system components and appliances. A home warranty cannot prevent systems or appliances from breaking down, but it can help make covered repairs or replacements easier and less costly.

## FINANCIAL

- Shop for the best price. But don't sacrifice quality.

You must maintain your home to protect your investment. It is unwise to sacrifice quality for price. If a deal seems too good to be true, more than likely it is. Make sure you continue to work with licensed and qualified contractors and avoid being taken advantage of by fraudsters.

### CARS AND OTHER MOTORIZED TOYS

*If you're considering a new car purchase, hold off until after the lockout. A car may be the next largest purchase you make aside from your home. Spending this amount of money on an item that loses between 20-35 percent of its value the second you drive it off the lot is unwise.*

#### ACTION LIST

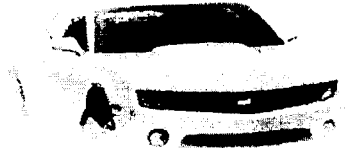
- Reduce your expenses and minimize costs. In preparation for a lockout:
  - ✓ Delay purchasing or leasing a new car until after the lockout.
  - ✓ Do not renew current leases.
- Renegotiate current loans or pay them off early.



With a looming lockout you must limit your expenses. This may be an ideal time to trade in your car (for a less expensive one) or terminate your lease, especially if you have multiple car notes. Talk to your bank or lender to ensure this will not affect your credit or even worse, cost you a significant amount of money. **Nonetheless, downsize now and use the extra money during the lean times.**

- Consider selling a car you have not driven in the past six months.

Put money from the sale of an unused car in a liquid savings account for future use.



- If you are making car payments for friends, now is the time to stop.

Explain to your friends that you are preparing for a major change in your financial circumstances and that you can no longer extend these privileges. Friends who are financially dependent upon you must begin to make some critical adjustments to their lifestyles as well.

## FINANCIAL

### INSURANCE (HOME AND CAR)

*This is an unavoidable expense. Don't sacrifice full protection because of the expense. You can ensure that your prized possessions are totally protected at a reasonable cost to you.*

#### ACTION LIST

- Discuss lowering your payments with your insurance agent/provider.



Contact other agencies to compare prices. You may be able to lower your insurance premiums by utilizing another provider.

- Talk to your insurance provider about making advance payments.

This will allow you to absorb the cost of insurance now while you are still receiving a paycheck.

- Reduce the number of cars you own in an effort to reduce your insurance bill.

If you are paying a high premium for car insurance, this can be extremely expensive, especially if you have multiple cars.

- How do Union Plus' services benefit me during a lockout?

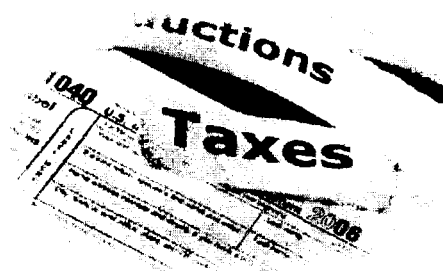
During a lockout it is important that you are prudent with your money; however this may be a great opportunity to take advantage of discounts. As a union member you are automatically eligible for the Union Plus benefits. Superior programs and services promote better lifestyles for working families - including scholarships, travel discounts, auto insurance, financial services, legal services, everyday savings, hardship assistance and much more.

**\*\*The Union Plus discount benefits will NOT be available in the event of NFLPA renunciation.**

### TAXES

*"Only two things in life are guaranteed: death and taxes."  
Benjamin Franklin*

Paying taxes is not an option; it is the law. Failure to do so can result in a criminal conviction. Pay your taxes even in the event of a lockout to avoid getting locked up!





## FINANCIAL

### RED ZONE ACTION

- Pay your taxes on time.

Talk to your financial advisor now about tax planning and ways to minimize your tax burden.

### CLOTHING AND JEWELRY

Shopping for clothing and jewelry can become an expensive hobby. Unfortunately, these items have very little resale value.

#### ACTION LIST

- Purchase what you need, not what you want.

Clothing and jewelry often have very little resale value. Now is the time to focus on saving money and having liquid assets should you need to get your hands on some cash quickly. This is an easy area to reduce your expenses. Commit to saving the money you would normally spend on clothes and jewelry to increase your lockout fund.



We understand that clothes and jewelry make great presents. Hold off on any extravagant purchases.

- Collect Dollars, Not Dust.

This is an area where you can generate income. Take some time to go through your closet and identify those items you haven't worn in over a year. A high-end consignment shop would love to showcase and sell your fashionable items, and you can make money off those items that have been collecting dust.

- Nix the personal shopping assistant, stylist and recurring clothing purchases.

These are luxuries you can live without until more stable times emerge.

### UTILITIES

*You can't avoid them, but you can reduce them.*

#### ACTION LIST

- If you use it, reduce it. If you don't use it, lose it.

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## FINANCIAL

You can save a significant amount of money by cutting back on small things. Turn the heat down, use a power source for your electronics or use the warm or cold settings on the clothes washer to save the most energy over the hot water setting. Not only are these great cost cutting measures, but they are eco-friendly measures as well.

Turn off all the utilities at any home you rarely use. You can always turn them back on after the lockout ends.



## ALIMONY AND CHILD SUPPORT

Divorce is an emotionally twisting and expensive experience. The courts may not be able to help you work out your personal differences, but they can be very helpful during times of changed circumstances. You may be able to reduce these costs, but every state differs on the process.

### ACTION LIST

- Consider asking the court for a payment modification.

If you are locked out, this is considered an involuntary loss of employment and income. Your changed financial circumstances may allow you to reduce your alimony or child support payments in the interim. Modification processes vary from state to state, so review your state's application for modification before spending thousands of dollars on an attorney.

- Continue to make payments.

Even if your income stops, do not completely stop making payments. If you cannot afford the full child support or alimony, politely explain your situation to the other side and hopefully you can come to an understanding to make partial payments.

Document any agreement that is made. A written agreement is always preferred, but if it's via text save it.

- Take advantage of tax deductions.

Child support payments are not deductible, but alimony is. Contact your tax accountant to ensure that you are receiving credit for your alimony payments on your tax returns. Also check for missed deductions in earlier years.

## FINANCIAL

### EXTENDED FAMILY AND FRIENDS

*Preparing for a lockout requires a major change in lifestyle for you, your family and even some friends. Manage their expectations and explain to them what a lockout means for you and for them.*

#### ACTION LIST

- Reduce the amount of money you provide to family/friends.

Explain to your family and friends that your ability to withstand a lockout is an investment in your future. It is important that everyone understand and support you as you prepare for a significant loss of income and the challenges it may present. Remind your family and friends that you will need their emotional support during these challenging times.

- Manage Expectations.

Enduring a lockout means a significant lifestyle change. Many friends may not understand your new reality and expect you to "live large." Explain to them that there will be plenty of time in the future to celebrate your success; but now is a time for focusing on yourself and your immediate family.

- Just say no.

That two-letter word can be so difficult to state. So, if you have trouble saying no, then say "Not now." Stay focused on your plans and don't let outside requests wreck your budget.

- Layoff unnecessary jobs for your friends.

During a lockout, you will have plenty of time to do some of your own work. Do not pay your friends to perform work that you can easily do.

### FINANCIAL ADVISOR, INVESTMENT ADVISOR, LAWYER, ACCOUNTANT

*This all-star team of financial advisors can be a great resource in developing a complete downsizing strategy involving assets, investments, career and overall financial lifestyle planning. However, now that you are preparing for a lockout, you need to be mindful of the fees that your advisors charge.*

#### ACTION LIST

- Make sure you know how much you are being charged and what services are being provided.

If you do not understand the terms of the agreement, then it's unwise to do business with the financial advisor. Advisor fees can add up quickly. It's much cheaper to do the easy stuff. Pay your own bills, then pay a

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## FINANCIAL

financial professional to advise you on the more complicated items.

If you feel your advisor's service is too expensive, negotiate with your advisor to reduce the fees. If he/she really wants to maintain your business, he/she may be willing to do so at least for the duration of the lockout.

- Obtain a clear explanation of your options.

As a client you are entitled to open, honest and effective communication from your advisor. Make sure you have a clear understanding of your advisor's philosophies and plans. Since you're paying for the advice, don't hesitate to ask as many questions as necessary to make you feel comfortable. You are in charge!

## EAT, DRINK AND BE MERRY

*A lockout can mean stressful times. Reducing expenses doesn't mean you must stop living. A few minor tweaks can mean the difference between blowing the budget and maintaining solidarity.*

### ACTION LIST

- Hit the grocery store instead of the restaurant.



This is a great time to highlight or develop your culinary skills. Try new recipes, since cooking from scratch is less expensive. Good meals keep you healthy and food is one place where you can save a lot of money without lowering your standard of living.

- Leave the club with your wallet and budget intact.

Let your friends know that you intend to have a good time, but they will be responsible for their own food and drinks. Don't allow yourself to be taken advantage of by people who want you to pay for their fun. Your true friends will understand your circumstances and not expect this from you. To all others, just say no.

- Party with a purpose and network your way into your future career.

Strategically use your time off to establish contact with successful individuals or potential business partners. Invite them out for a drink, lunch or even a round of golf. You can enjoy yourself while receiving invaluable information that can help you transition into your second career.

## BUSINESS VENTURES

Investing cash in a business venture before or during a lockout may not be a wise idea. Use this time instead to

## FINANCIAL

thoroughly research business opportunities you are interested in. If you are already invested in a business, become more involved, if appropriate. This is the perfect opportunity for you to measure just how effective your investment is.

### ACTION LIST

- Be smart about parting with your money.

Often times, people who want you to invest make great presentations but the underlying venture has no substance. Take some time after you are presented with an opportunity to research the industry, the market and potential profit margins.

- Use your resources.

Talk to your financial advisors about the best use of your cash. Talk to your wife about the best use of your joint assets. Finally, talk to the NFLPA – the Former Players Department may know of a player in the same or a similar industry with whom they can put you in touch.

### CREDIT MANAGEMENT

*Pay off debt but don't close the accounts. Your ability to obtain a line of credit is compromised while locked out. If you close your credit lines, you will not be able to get a new loan should you need one.*

### ACTION LIST

- Slash your high-interest debt.

Pay down credit cards while you have money coming in. Also, make sure you have the lowest interest rates possible. This will make it easier for you to pay your debts off.

During a lockout, only pay the minimum amount due. Ordinarily, this is not a good practice, but it allows you to maximize your cash flow while maintaining a decent payment history and credit score.

- Refrain from using credit cards.

Be extra cautious with credit. Credit cards are an easy, convenient way to spend money. However, the use of them keeps you in denial about your true financial situation. Remember, the more debt you accumulate, the higher your bills will be. Refrain from using the cards except in an emergency.

- Get a line of credit while you're still employed.

Consider opening a home-equity line of credit just in case. However, do not spend the money. Think about this

## FINANCIAL

instead as a resource in an extreme emergency. Just remember that failing to pay an equity line could mean you lose your home.

- Actively manage your credit by using Identity Guard.

All dues-paying players are entitled to one-year of complimentary access to Identity Guard - a credit management and identity theft detection tool. Identity Guard provides you with unlimited access to your credit reports and scores from the three major credit bureaus and public records. Identity Guard provides ongoing credit monitoring and periodic alerts that keep you aware of suspicious activities involving your credit and bank accounts. Enroll in Identity Guard at [www.identityguard.com/nflplayers](http://www.identityguard.com/nflplayers).



## FINANCIAL

# DUES LOCKOUT F.A.Q.



### What is the Dues Lockout Fund?

- The dues amounts being withheld through dues check-off for 2009 and 2010 have been increased to \$15,000 and the money has been placed into the Dues Lockout Fund. It will be paid to players as directed by the Board of Player Reps in the event of a NFL-driven lockout.
- The Equal-Share Licensing Royalty Payments for 2009, 2010 and 2011 are being withheld as additional dues and are also being placed in the Dues Lockout Fund. These amounts will also be paid to players as directed by the Board of Player Reps in the event of a lockout.

### Q. What can the Lockout Fund be used for by the NFL Player?

- A. The saved Dues and Equal-Share Royalty Payments constitute a savings plan for that player to be used in any way the player decides when payments are received by the player. **The NFL has not promised to cover any health care costs for players or their families in the event of a lockout**, and the money saved pursuant to this savings plan can be used to cover costs (i.e., health care, mortgage, loan, costs of living) as the player decides. It will protect the player from being financially compelled to agree to NFL demands to decrease overall player salaries in the future

### Q. What will be my dues for 2009, 2010 and 2011?

- A. NFLPA dues for 2009 and 2010 were increased from \$10,000 (the original dues amount) to \$15,000 per season, plus an additional amount equal to the Equal-Share Licensing Royalty Payments to be paid to a player for that season (approximately \$10,000 per payment in previous years and \$9,400 for the 2010 season), but only for those players who are eligible to receive Royalty Payments. In total, the amount being withheld is approximately \$25,000 for 2009 and \$24,400 for 2010 if a player was eligible to receive an Equal-Share Royalty Payment in each of those years. In 2011, dues will include an Equal-Share Royalty Payment for those eligible to receive a Royalty Payment.

### Q. What if I was not eligible to receive an Equal-Share Royalty Payment in 2009 or 2010?

18 | Material is used is for information purposes only and is not intended to constitute professional advice.

## FINANCIAL

A. Then your dues were only \$15,000 for that season.

**Q. When will the money be paid to the players out of the Dues Lockout Fund?**

A. If there is a lockout in the 2011 league year, the funds maintained in the Dues Lockout Fund will be paid to players as the Board of Player Reps deems appropriate during the lockout.

**Q. How much can I expect to be paid out of the Dues Lockout Fund?**

A. A player will be paid up to the amount of money that he contributed to the Dues Lockout Fund. If you have not paid dues into the Fund, you will not receive any payments.

**Q. If there is no lockout or the lockout ends before all the money in the Dues Lockout Fund has been paid out to players, will I still get any money out of the Fund?**

A. If there is no lockout or the lockout ends before all the money is paid out to players, then the Board will pay what remains in the Fund which is in excess of the original dues amount of \$10,000 per NFL player, per season for 2009 and 2010 in proportion to the amount of money they contributed. The remaining original dues money in the Dues Lockout Fund will be deposited into the NFLPA's existing fund for dues money.

For example, if a player paid \$30,000 in dues (\$15,000 for 2009 and 2010) and had \$29,400 withheld and contributed as additional dues from the Equal-Share Royalty Payments (approximately \$10,000 in 2008 and 2009 and \$9,400 in the 2010 season), he would have \$59,400 attributable to him in the Dues Lockout Fund.

**Q. Is there a tool or program available for me or my family to assess my financial habits?**

A. Yes, as a significant step in preparation for a lockout, the Board of Player Reps voted to create a partnership with the leading provider of unbiased financial education programs, Financial Finesse, to provide a resource tailored to the NFL player. Financial Finesse is available for all family members and can be accessed at <https://secure.financialfinesse.com/flc/nflpa>.

For questions related to budgeting or expenses, contact:

**Dana Hammonds**

**Director of Player Services and Development**

Email: [Dana.Hammonds@nflplayers.com](mailto:Dana.Hammonds@nflplayers.com)

Office: (202) 756-9137

Cell: (202) 550-0343

For questions by or related to your spouse, contact:

**Teri Patterson**

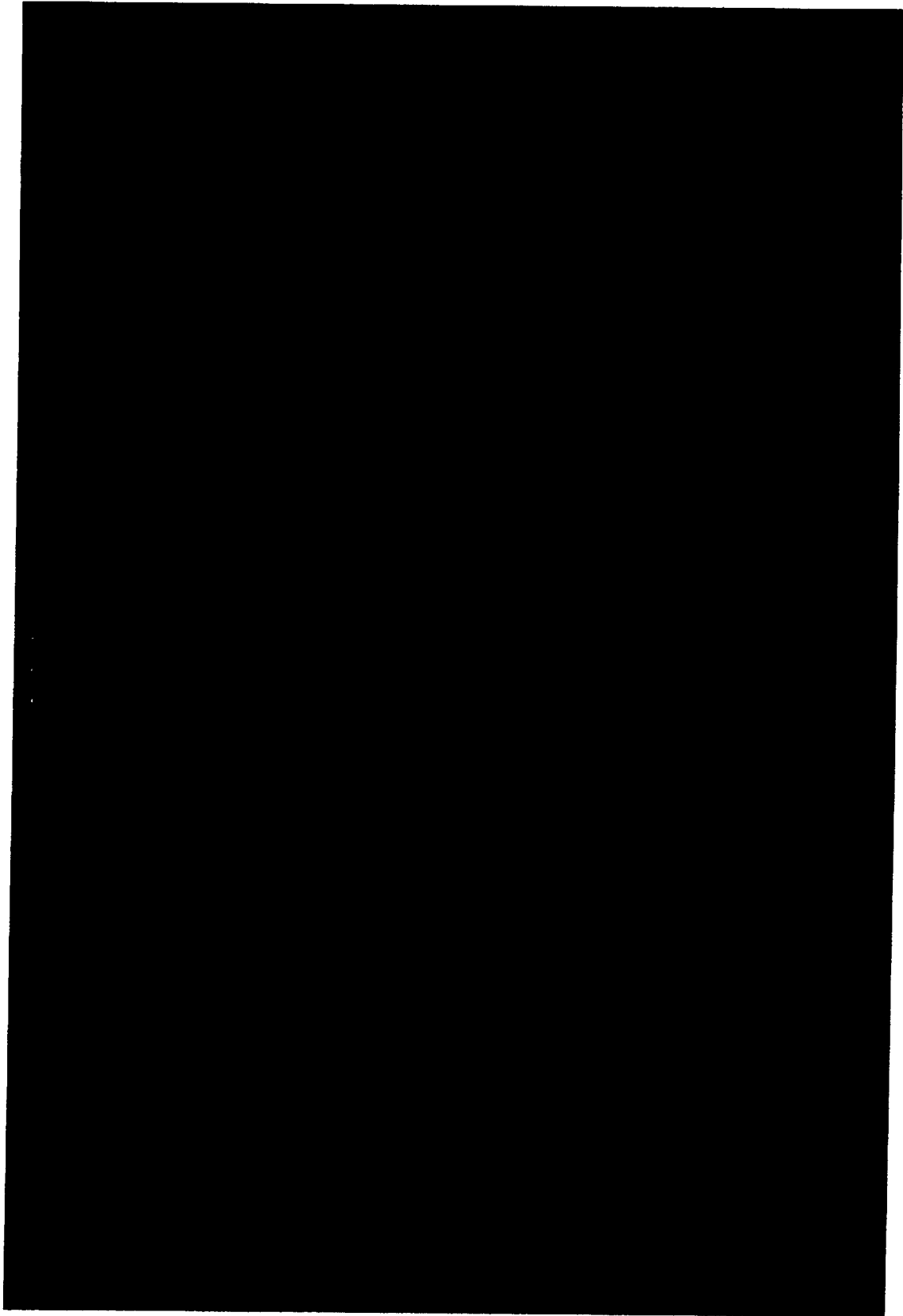
**Deputy Managing Director and Special Counsel**

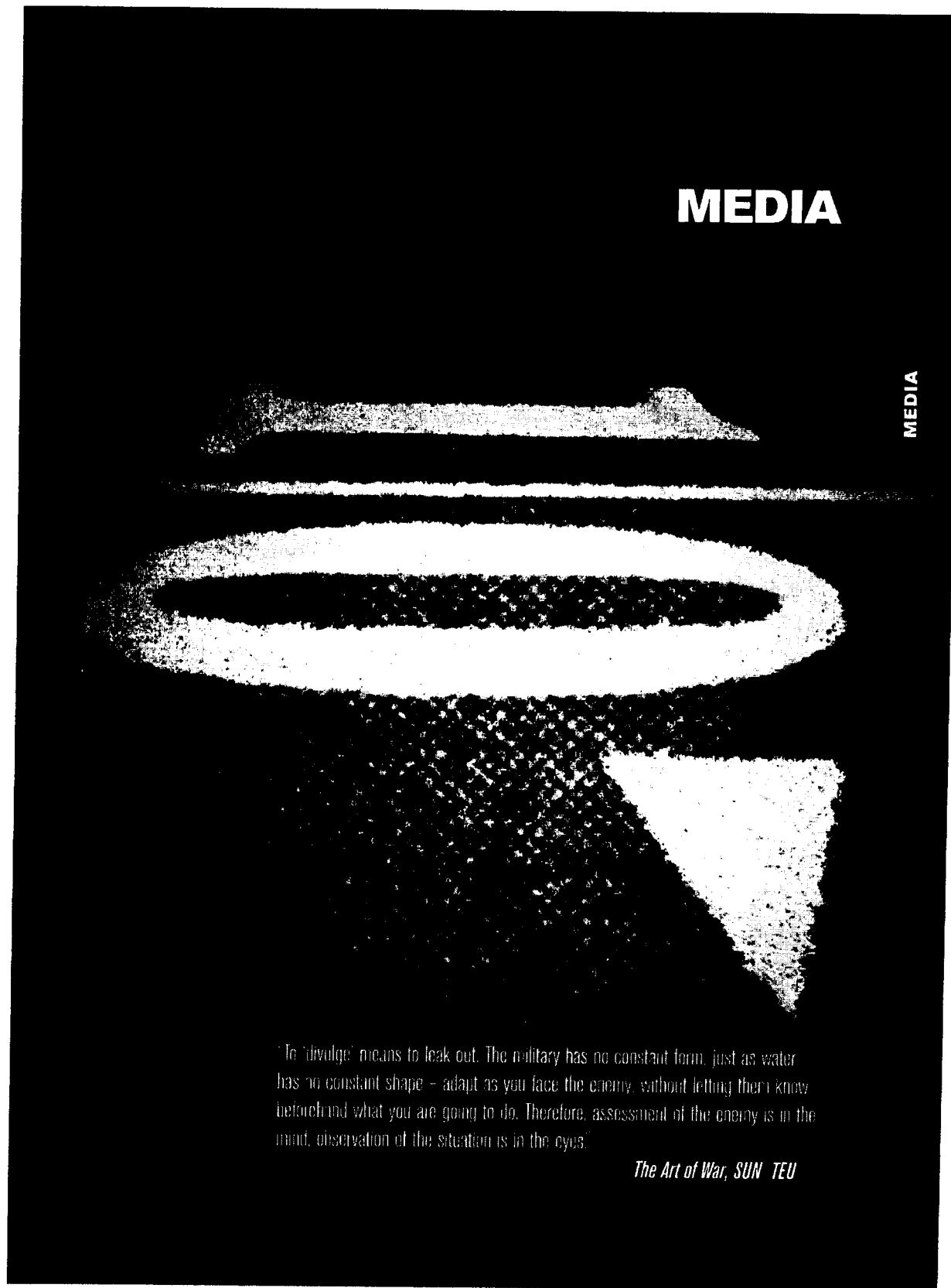
Email: [Teri.Patterson@nflplayers.com](mailto:Teri.Patterson@nflplayers.com)

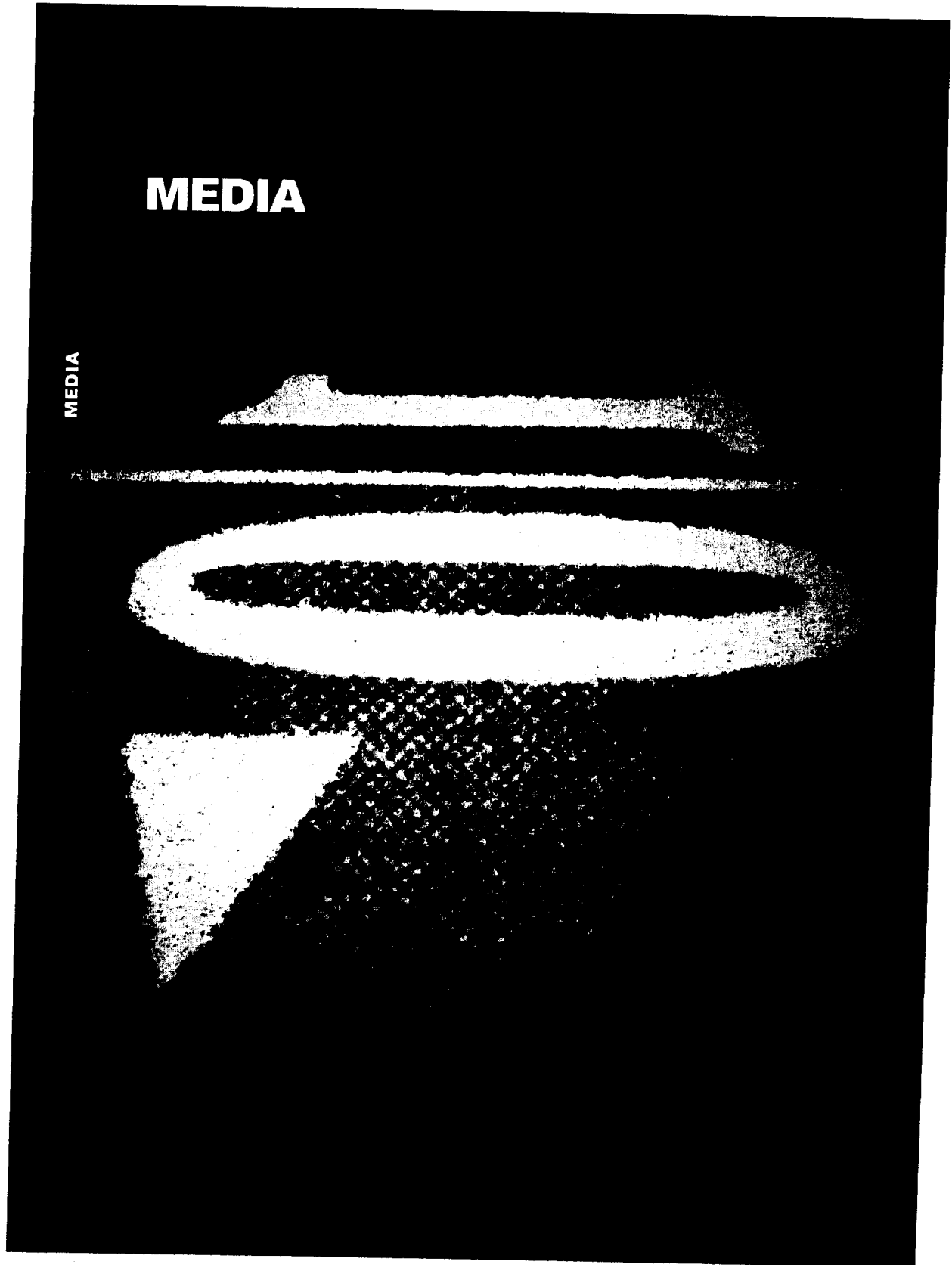
Office: (202) 756-9106

Cell: (202) 297-2575











# MEDIA

(GETTING YOUR VOICE HEARD)

.....

**We are in one of the most critical periods in the history of professional football.**

As a player, you are the public face of this sport. Your presence in the media plays a vital role in the NFLPA's overall strategy and efforts in negotiating a fair settlement. Therefore, it is crucial for you to review the Lockout Guide – specifically the media talking points.

As a player, the media wants information from you on how a lockout would impact the game and your personal life. Furthermore, interviews are watched by your fans, meaning every message you deliver can impact the public's position on the negotiating process. The NFLPA has taken great care in assembling these comments to make sure you are educated on the issues and can address them comfortably with reporters.

This will be the first lockout faced by the NFLPA in its 55-year history. This battle cannot be won at the negotiating table or in the court of public opinion if there even appears to be division within the membership. Through consistency and solidarity, you, the players of the NFL, can serve as experts, and you are encouraged

## MEDIA

to use the platform provided to you by your position as an athlete in the world's greatest sport. However, in this modern world of media and social networking, know that the nature of comments you make on Facebook, Twitter and text are taken seriously by the public. One negative comment by a player can be detrimental to the negotiation progress and confuse the public and media on the position of our players.

Review this guide, talk frequently with your player rep and do not hesitate to contact the NFLPA communications team for the most up-to-date information.

We will speak with one accord, one voice and stand as **ONE TEAM**.

### MESSAGING POINTS

**Players love the game of football and we want to play for our teammates, fans and communities. We want to play and we hope the owners let us play.**

- The owners, not the players, opted out of this agreement. The players are not asking for anything more.
- The NFLPA offered to extend the current agreement to avoid a lockout on 5 occasions.
- We understand the meaning of NFL games to our fans and our communities.

**NFL football has its risks and players take on all of the physical risks.**

- The average career is 3.6 years.
- Most players leave the game because of injury, not by choice.
- More than ever before, we are in the process of understanding the long-term impact of playing football on the body.

**Why the Owners Locked Out the Players.**

1. Greed: The average NFL team is worth 500% more now than it was 15 years ago. Simply put, if they sold their teams now, they would make \$500 for every dollar they had in the business 15 years ago.
2. Greed: They refused to tell us what they make when they asked for \$1 Billion of your money.
3. Greed: It is what they decided to do in 2008 when they opted out.

For questions related to media, contact:

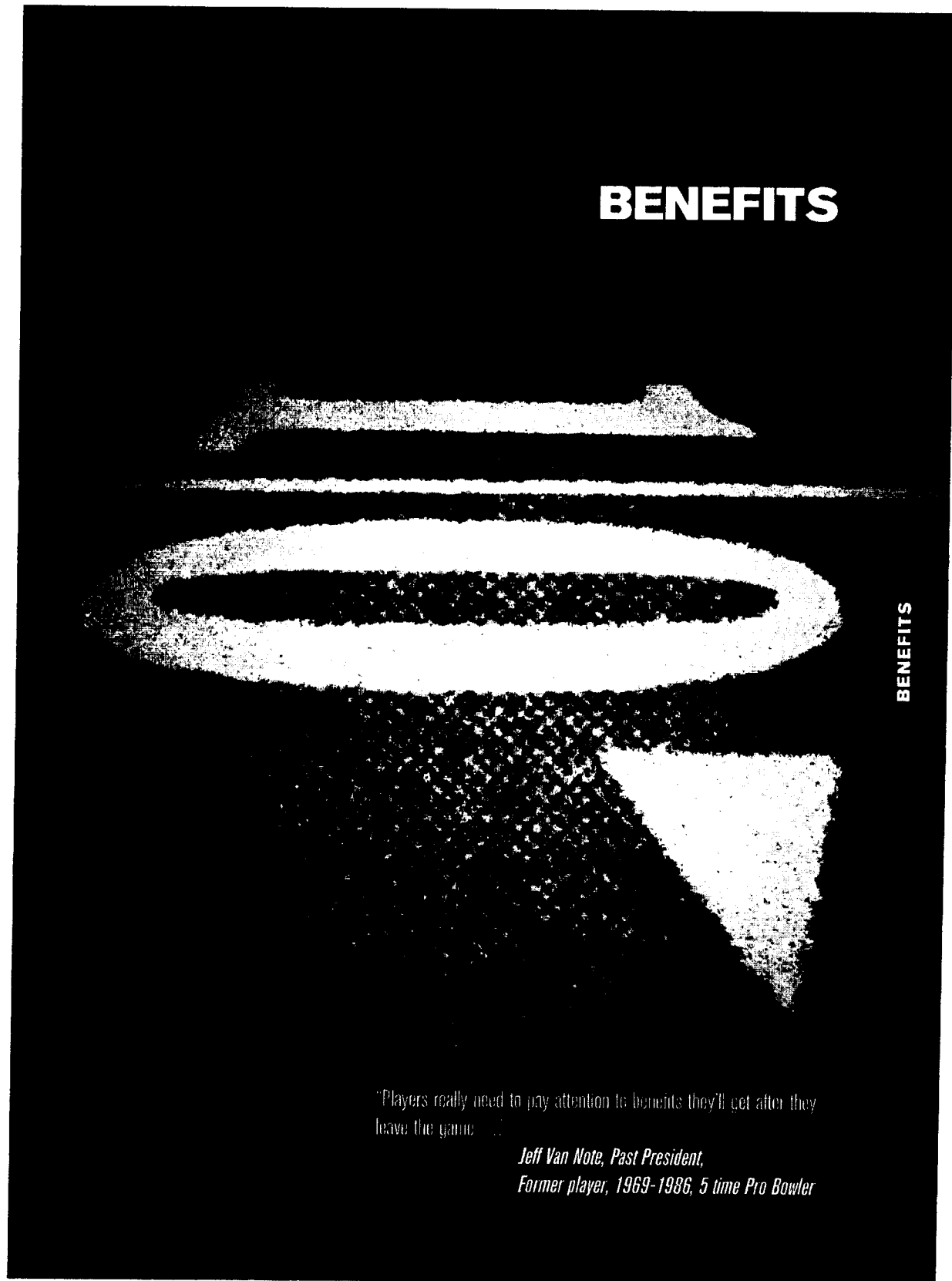
**George Atallah**

**Assistant Executive Director of External Affairs**

Email: [George.Atallah@nflplayers.com](mailto:George.Atallah@nflplayers.com)

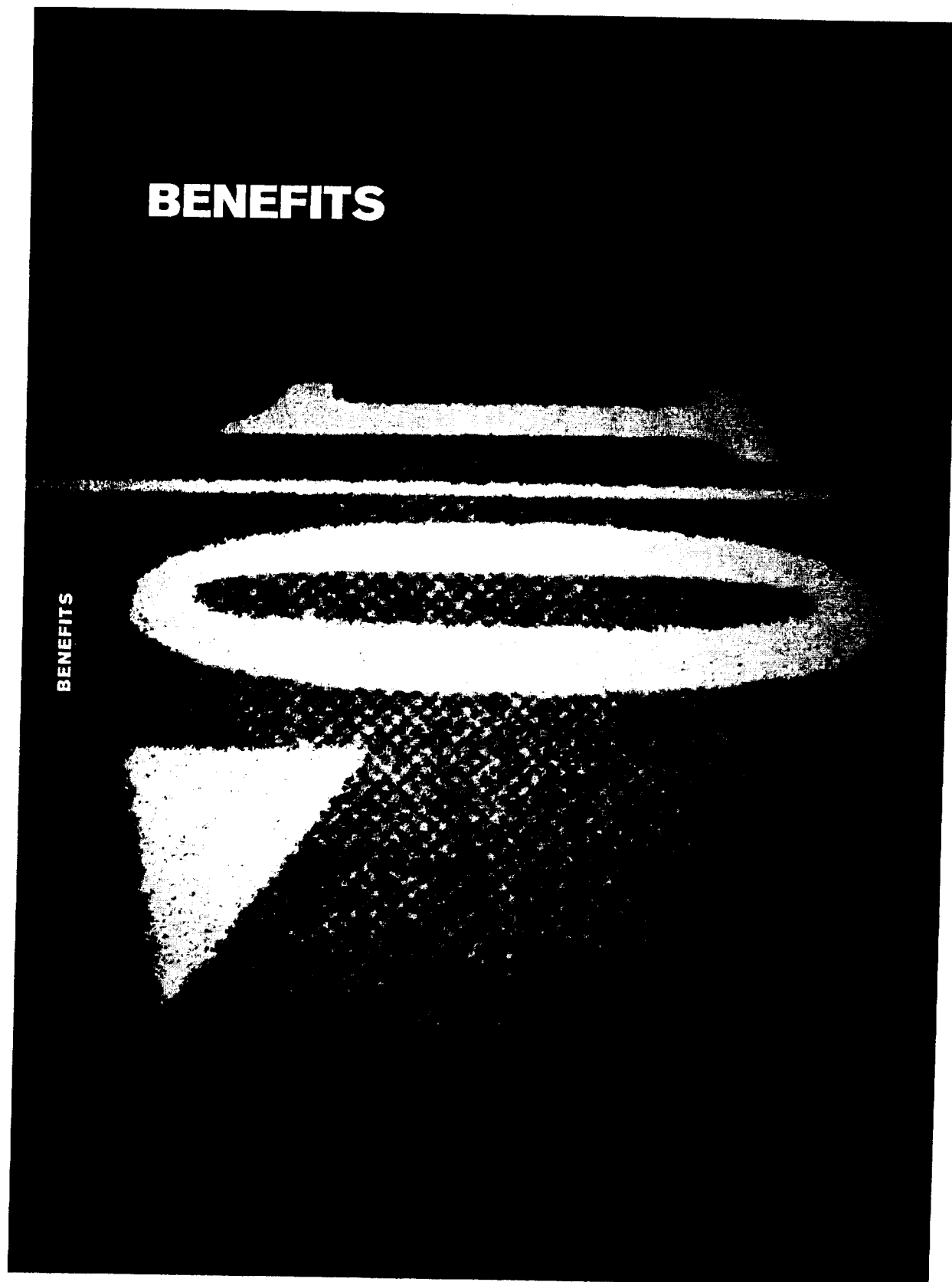
Office: (202) 756-9109 | Cell: (202) 262-2369

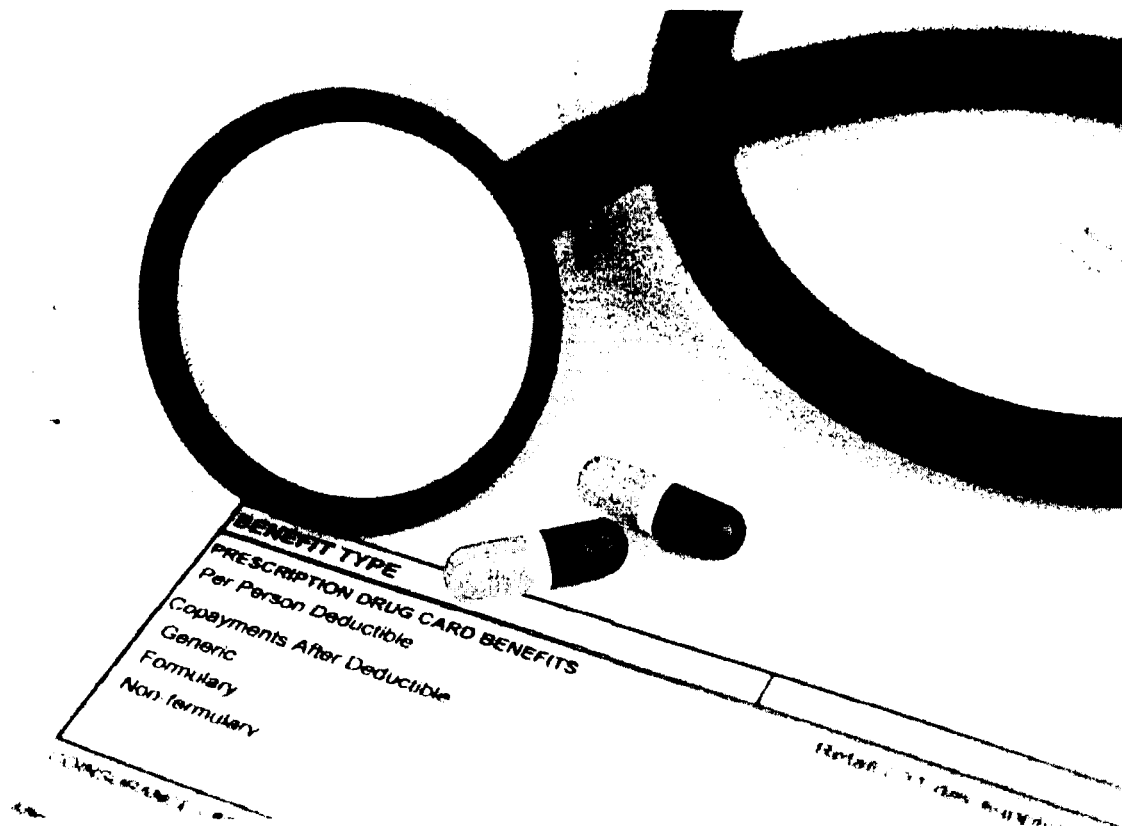




"Players really need to pay attention to benefits they'll get after they leave the game."

*Jeff Van Note, Past President,  
Former player, 1969-1986, 5 time Pro Bowler*





## BENEFITS

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We expect that the current health care plan will be suspended on March 4, 2011 therefore it is imperative that you consider insurance coverage options for the subsequent months. COBRA (Consolidated Omnibus Budget Reconciliation Act) is a continuation of health care that employees (players) can elect to pay to remain insured after their employer (NFL) suspends the group insurance. The Gene Upshaw Health Reimbursement Account is designed to reimburse you for your payment of eligible expenses on your behalf or on behalf of your wife and dependents.

### Medical Insurance

If the NFL elects to stop paying and providing for your health insurance during the lockout, under federal law (COBRA), you will be given an opportunity to continue your coverage at your own cost. Immediately upon receipt, complete the COBRA paperwork that will be sent to you once the lockout begins. Make the appropriate payments and your CIGNA health Insurance will continue without interruption.

The cost today for a player to continue his NFL Player health insurance under COBRA is:



## BENEFITS

MEDICAL PER MONTH	DENTAL PER MONTH
Single: \$509	Single: \$35
1 Child Only: \$407	1 Child Only: \$28
2 Children: \$814	2 Children: \$56
3 or More Children: \$1,221	3 or More Children: \$83
2 Adults (Player & Spouse): \$1,018	2 Adults (Player & Spouse): \$69
1 Adult & 1 Child: \$916	1 Adult & 1 Child: \$63
1 Adult & 2 Children: \$1,323	1 Adult & 2 Children: \$90
1 Adult & 3 or more Children: \$1,730	1 Adult & 3 or more children: \$118
2 Adults & 1 Child: \$1,425	2 Adults & 1 Child: \$97
2 Adults & 2 Children: \$1,832	2 Adults & 2 Children: \$125
2 Adults & 3 or more Children: \$2,239	2 Adults & 3 or more Children: \$153

**Gene Upshaw Health Reimbursement Account**

Players eligible for the Gene Upshaw Health Reimbursement Account will be able to use the funds in their accounts for COBRA premiums and other eligible health care expenses.

For questions related to benefits, contact:

**Miki Yaras-Davis**  
**Senior Director of Benefits**  
 Email: Miki.Yaras-Davis@nflplayers.com  
 Office: (202) 756-9151

**Bethany Marshall**  
**Assistant Director of Benefits**  
 Email: Bethany.Marshall@nflplayers.com  
 Office: (202) 756-9154

**Chris Smith**  
**Assistant Director of Benefits**  
 Email: Chris.Smith@nflplayers.com  
 Office: (202) 756-9152

**Adora Williams**  
**Benefits Manager**  
 Email: Adora.Williams@nflplayers.com  
 Office: (202) 756-9153



# PLAYER SERVICES



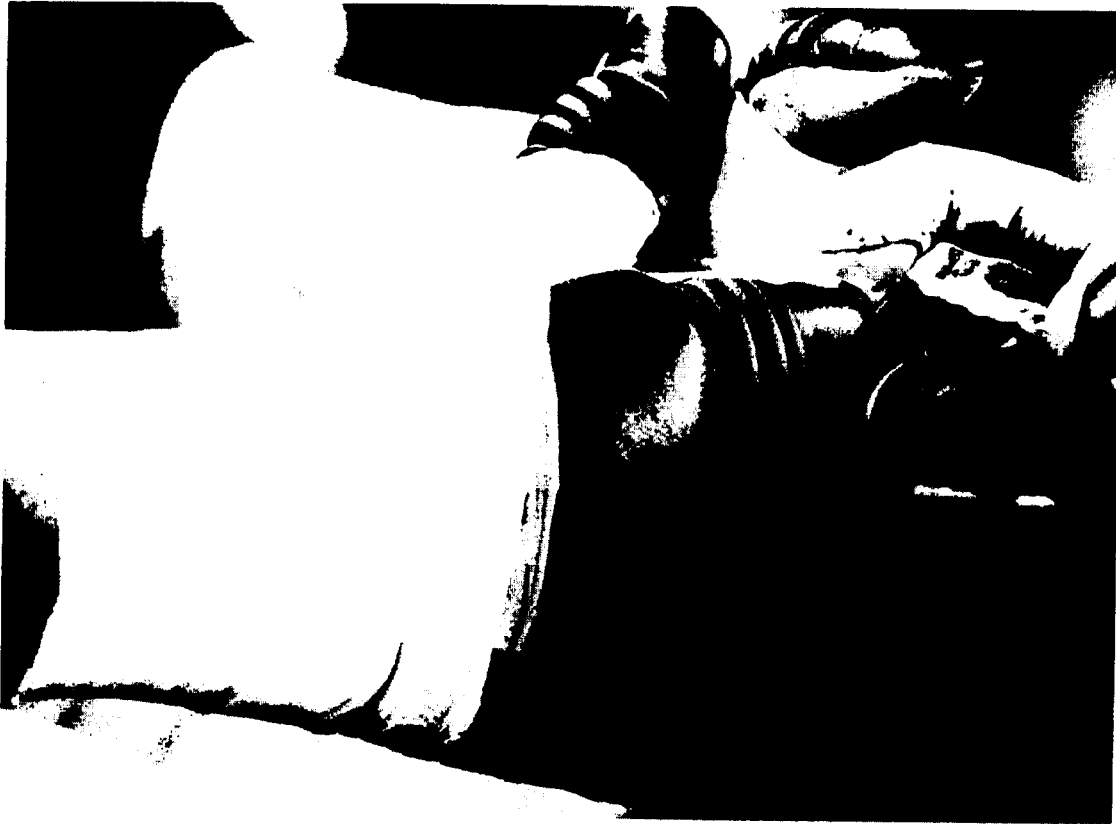
PLAYER SERVICES

"I think the owners need to look in the mirror. They need to make the right judgment themselves and stop trying to force us players to be the ones to make adjustments. They've got to look in the mirror and decide what they want to do with the sport, and we as employees will show up and do what we've got to do. It's about making sure we have the best deal going forward. That's my stance and that's not going to change. I'm not going to waver. It's about taking care of the generation that's coming after us. That's what the guys before us tried to do, and that's what I'm going to try to do. I'm not going to waver from that. I'm going to fight for our players."

*Kobe Bryant, Los Angeles Lakers in response  
to NBA labor situation*

# PLAYER SERVICES

PLAYER SERVICES



## PLAYER SERVICES

(C) 11-112011-0218

### Football is more than just a game.

We are here to equip you with the information and resources you need to meet the demands ahead. We must work together to advance the game of football and maximize your football career. Your talent and hard work have given you an opportunity as well as many responsibilities. Your ability to succeed on and off the field will improve if you are prepared.

### AGENTS

In the event that the NFL decides to lock out our players on March 4, 2011, at the very start of the 2011 league year, the NFL will likely instruct the clubs not to conduct any player contract negotiations with players or their agents. If your player contract is set to expire at the end of the 2010 league year, that means you will not be able to negotiate with any NFL club. Restricted and Unrestricted Free Agents will not be allowed to sign with

## PLAYER SERVICES

their own club or any new club. If you are still under contract for the 2011 league year, you will likely not be allowed access to team facilities for the purpose of participating in off-season workouts. If you are injured and need further rehab, you will have to make other arrangements for medical care as you may be prevented from receiving treatment at the club facility as well.

The one part of the CBA which does not expire as of March 3, 2011, is the 2011 NFL Draft. Therefore, the NFL will likely hold a Draft and has tentatively set the dates for April 28th through 30th. However, it is likely that no rookie players will be permitted to visit team facilities prior to or after the Draft and no rookies (drafted or undrafted) will be allowed to sign an NFL Player Contract during the period that the players remain locked out.

For questions related to agents, contact:

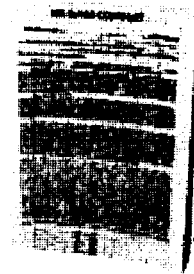
**Mark Levin**

**Director of Salary Cap and Agent Administration**

Email: [Mark.Levin@nflplayers.com](mailto:Mark.Levin@nflplayers.com)

Office: (202) 756-9177

Cell: (202) 549-8419



## PLAYER SERVICES

### CAREER/TRANSITION

Make good use of this time to expand your skill set, explore other careers, and make plans for the future. Investing in your development off-the-field will be valuable to you regardless of when the lockout ends. Don't be idle and waste this opportunity to do the things that are difficult to do during the football season.

#### NFLPA PLAYER DEVELOPMENT RECOMMENDS THE FOLLOWING:

- Shadow or Intern

Identify an industry that you may be interested in and want to learn more about. Set up an internship or shadow an executive to get experience and determine whether you will pursue that field once you retire. The NFLPA has also formed several strategic alliances to continue to support the development of current and former players.

- Continue your education

Definitely set up classes to complete your undergraduate degree. Studies show that players who earn their degrees play longer and transition better than those who do not finish school. Now is the time to enroll in an online course or return to your original institution to make progress toward graduation. The academic advisors in your college athletic department will be able to help you get the process started. Note that tuition reimbursement is not being offered at this time.



- Develop a resume

It is important that you effectively present your skills, experience, knowledge, and background in a manner that will interest potential employers. Take the time to create a strong resume, as it will often precede you in a selection process. Strive to make a positive, lasting first impression and remember that your resume represents you.

- Common concern

***"Football has been my focus and I don't have much to include on my resume."***

This is a common misconception. As professional football players, you may not have the traditional experience of mainstream America, but you do have tangible skills and abilities, which you can highlight on your

## PLAYER SERVICES

resume. Also, consider your participation with charitable foundations, community relations activities, speaking engagements, football camps, and volunteering as experience that you can speak to on your resume.

### *Before Writing Your Resume*

Make a general list of everything that you have accomplished. Don't worry if some items do not seem important. Just write it all down. Then expand on the list by writing a description for everything that you did or received for each item of the list. You might find that you have done more than you think. This is good because it is easier to edit or delete items than to "extend" others. Now, look over the list and highlight what you think is important for a prospective employer to know about you. From this highlighted list, you can begin writing a resume.

Once you have done this and you are ready to get feedback and edit your document, contact someone in Player Development.

- **Take a Kaplan Course**

If you think you may enroll in graduate school at some point, think about signing up for a Kaplan preparatory course or arranging for some private tutoring. Whether it's the GRE, GMAT, LSAT, MCAT, or DMAT, tutoring will improve your score. If you desire more information about specific courses, please visit [www.kaptest.com](http://www.kaptest.com). Do not enroll online; you must contact our office to be properly enrolled.

**KAPLAN**

**TEST PREP AND  
ADMISSIONS**

- **Network**

Now is the time to pull out the stack of business cards that you have been holding on to. Set up meetings, lunch appointments, golf outings, etc. to connect with people you have met along the way. Cultivate meaningful relationships with people who can offer direction, advice, information, and/or contacts that could potentially help you now and in the future.

- **Volunteer**

Offer to volunteer at a school or nonprofit, as they typically welcome free help. This may give you more flexibility than an internship and can be just as meaningful. Journal about your experience to document the learning points so that you can refer to them when you actually make the transition.

- **Take a career assessment test**



## PLAYER SERVICES

You may have no idea what you want to do with your life since football is not in the picture right now. This is common, but not an excuse to do nothing! Consider taking a career assessment test to see how your skills and abilities align with your interests. Test results will give you examples of fields to explore that best suit you. The NFLPA can set you up to take a career assessment test.

For questions related to player services and programs, contact:

**Tom Carter**

**Player Advocate**

Email: [Tom.Carter@nflplayers.com](mailto:Tom.Carter@nflplayers.com)

Office: (202) 756-9119

Cell: (202) 257-5402



## PLAYER SERVICES

### SUBSTANCES OF ABUSE

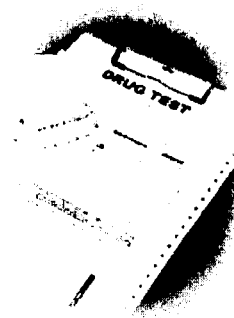
#### Counseling

During the lockout, players may not have normal access to resources that would assist them if either the player or a family member needed the help of a counselor/mental health professional. Considering that insurance may not be offered during this period, players will have to cover costs associated with securing these professionals. In an effort to continue to provide players with first-class services regardless of the circumstances, we will provide access to substance abuse and other counseling services at a discounted rate.

A player seeking assistance for himself or a family member may contact the Player Services and Development Department. The player will be provided with the contact information of a clinician in his area. In the event that a player or family member may require in-patient care, we will put him in contact with a first class facility with which we have already negotiated a discounted rate. All player contact information is kept strictly confidential.

#### Testing for substances of abuse & performing enhancing drugs

There are so many unknowns regarding what will happen during a lockout. Whether players will be tested during that time will remain an ongoing debate. Players should exhibit the same behavior as they would during the season. We encourage players to act responsibly and take care of their bodies during this time. We will continue to provide players with information regarding supplements and banned substances along with access to the Supplement Hotline: 866-635-7877.



For questions related to substances of abuse, contact:

**Stacy Robinson**

**Director of Player Services and Development**

Email: Stacy.Robinson@nflplayers.com

Office: (202) 756-9172

Cell: (202) 255-0696

For questions related to counseling services, contact:

**Tyrone Allen**

**Professional Athletes Foundation Manager**

Email: Tyrone.Allen@nflplayers.com

Office: (202) 756-9166

Cell: (202) 316-3310

## PLAYER SERVICES

### MENTAL HEALTH

The NFLPA provides confidential services to players who may be suffering from stress, anxiety, domestic issues and depression.

For confidential assistance, please email [GETHELP@nflplayers.com](mailto:GETHELP@nflplayers.com) for a timely response.

For questions related to counseling services, contact:

**Tyrone Allen**

**Professional Athletes Foundation Manager**

Email: [Tyrone.Allen@nflplayers.com](mailto:Tyrone.Allen@nflplayers.com)

Office: (202) 756-9166

Cell: (202) 316-3310



## PLAYER SERVICES

## Team Chaplains - Spiritual Support

TEAM	NAME	CELL	EMAIL
<b>AFC EAST</b>			
BUFFALO	Fred Raines	716-954-6865	fred.raines@aia.com
MIAMI	Corwin Anthony	954-599-7695	corwin.anthony@aia.com
NEW ENGLAND	Paul Friesen	781-863-1104	paul@himweb.org
NEW YORK	George McGovern	201-294-3067	mcgovem29@aol.com
<b>AFC NORTH</b>			
BALTIMORE	Rod Hariston	440-677-9799	roderickrh@gmail.com
CINCINNATI	Ken Moyer	513-602-5376	ken.moyer@athletesinaction.org
CLEVELAND	Tom Petersburg	440-477-9037	tpetersburg@ohio.com
PITTSBURGH	Kevin Jordan	412-304-1652	kevin.jordan@aia.com
<b>AFC SOUTH</b>			
HOUSTON	Greg Tyler	818-522-5744	sakandlight2@juno.com
INDIANAPOLIS	Ken Johnson	317-997-0607	indyegale4@comcast.net
JACKSONVILLE	Anthony Johnson	904-463-0632	anthony.s.johnson@athletesinaction.com
TENNESSEE	Raggle Pleasant	615-319-0526	alsreggie@aol.com
<b>AFC WEST</b>			
DENVER	Dale Armstrong	719-433-8072	dale.armstrong@FOIE.org
KANSAS CITY	Carey Casey	816-918-3746	scclsa@fathere.com
OAKLAND	Adam Ybarra	408-373-4109	adam@thetensicougroup.com
SAN DIEGO	Miss McPheerson	656-967-4834	mac330@therockandiego.org
<b>NFC EAST</b>			
DALLAS	Dr. Tony Evans	214-672-9100	www.acbfchurh.org
NEW YORK	Adam Bird	917-596-7810	adam.bur@men.org
PHILADELPHIA	Herb Lusk	215-970-8743	HHL32@aol.com
WASHINGTON	Bret Fuller	871-242-8366	bfuller@gracecov.org
<b>NFC NORTH</b>			
CHICAGO	Ray McElroy	630-215-9563	raymc47@bboglobal.net
DETROIT	Dave Wilson	248-515-1890	dwilson@birminghamchurch.org
GREEN BAY	Troy Murphy	949-374-2701	troyasmurphy@msc.com
MINNESOTA	Tom Lamphere	952-451-2634	tom.lamphere@aia.com
<b>NFC SOUTH</b>			
ATLANTA	James Trapp	678-772-8598	jtrapp@bellecuth.net
CAROLINA	Mike Bunkley	704-617-7112	ebunkley@carolina.n.com
NEW ORLEANS	David Crosby	504-237-8481	david@fbno.org
TAMPA BAY	Doug Giocresse	813-495-6934	doug.giocresse@aia.com
<b>NFC WEST</b>			
ARIZONA	Chad Johnson	602-790-1385	peator77@gmail.com
ST. LOUIS	Grant Williams	636-299-2329	gw777@gmail.com
SAN FRANCISCO	Earl Smith	836-227-8894	earlsmith@aol.com
SEATTLE	Karl Payne	425-891-6634	kpayne@i4i.net

## PLAYER SERVICES

### WHAT A LOCKOUT MEANS FOR MARKETING AND LICENSING

The National Football League Players, Incorporated ("NFL PLAYERS") is the for-profit marketing and licensing subsidiary of the NFLPA. NFL PLAYERS was created by the players in 1994 to protect and promote the Group Licensing Assignment ("GLA") as a business asset. The GLA has become a primary source for delivering value and generating revenue by allowing NFL PLAYERS to include players in marketing and licensing opportunities - all benefitting our members.

NFL PLAYERS is a fully operational sports licensing and marketing company, consisting of four primary groups:

- **Licensing** - Works with apparel, hard goods, and multimedia companies for player integration into licensed products.
- **Corporate Partnerships** - Responsible for managing relationship with NFL sponsors, as well as driving incremental revenue through sponsor-based new business opportunities.
- **Marketing and Events** - Creates and produces unique entertainment, hospitality, and engagement experiences that enhance the NFL PLAYERS brand and involve players.
- **Player Services** - Provides a "one-stop-shop" for player procurement, working on behalf of partners to identify, facilitate, and confirm more than 4,000 player requests each year.



**NFL PLAYERS**

**THE HEART OF THE GAME.**

In the case of a lockout, NFL PLAYERS will be critical for two reasons:

- **Revenue generation** - The revenue stream provided by NFL PLAYERS will help finance the NFLPA's efforts to defeat a lockout by the owners.
- **Payments to players** - Player premium royalty payments will continue in the event of a lockout.

### Business Development in the Event of a Lockout

- NFL PLAYERS retains GLA rights even during a lockout, and will continue to aggressively pursue business opportunities on your behalf.
  - ✓ We have already begun negotiating contingency agreements with current NFL sponsors that will allow them to continue working with players in the event of a lockout.
  - ✓ In the absence of a CBA, the commercial agreements between NFL PLAYERS and the League also do

## PLAYER SERVICES

not exist, meaning NFL PLAYERS is free to pursue opportunities outside of the NFL sponsor family. This means more opportunities for players to do endorsements and appearances.

- During a lockout, your team no longer has any obligation to you. Conversely, you also have no obligation to team requests, either. Protect your rights and don't do anything you don't want to do.
- NFL PLAYERS is happy to help you navigate this process and will always have your best interests in mind.

### How Can You Help?

- NFL PLAYERS can be a tremendous resource during a lockout, but it won't benefit you unless you use it.
- All deals that you participate in should be facilitated through NFL PLAYERS – NOT the NFL or a sponsor. In the past, the NFL has attempted to undercut your rights and destroy our organization by creating marketing and licensing entities for specific groups of players. Not only did this tactic fail, those players who cooperated with the NFL ended up losing money and opportunities.
- If you are contacted by the League or an NFL sponsor, or are unsure of your rights at any time, please call NFL PLAYERS immediately.

For questions related to NFL PLAYERS, Inc., contact:

**Ahmad Nassar**

**Vice President, Business and Legal Affairs**

Email: [Ahmad.Nassar@nflplayers.com](mailto:Ahmad.Nassar@nflplayers.com)

Office: (202) 572-7463

Cell: (202) 297-5459

## PLAYER SERVICES

### SECURITY

#### **CSSI: Background Investigations** (800) 203-4731



**Corporate Security Solutions, Inc.**

Protect your family and your invaluable assets with background investigation services. CSSI, Corporate Security Solutions, Inc. is a nationwide full-service private investigative agency offering NFLPA members discounted Background Investigation Reports for both individuals and businesses at the group rate of \$100 each. CSSI will generate a same-day electronic dossier report on the same-day covering the following core areas: Criminal Records, Sexual Offenses, Driver's License Information, Bankruptcies/Liens/Judgments, Motor Vehicle Registrations, UCC Filings, Address History, Properties Owned and Professional Licenses. Do not invest with someone you think you know!

#### **PTL: Player Transportation Link**

(800) 203-4731

Protect yourself against costly fines and far worse. PTL is a confidential transportation service available to members of the NFLPA. Billing will commence at the agreed-upon time and your driver will remain with you until you are safely returned to your final destination.



For questions related to security, contact:

**Tim Christine**

**Director of Security**

Email: [Tim.Christine@nflplayers.com](mailto:Tim.Christine@nflplayers.com)

Office: (202) 756-9102

Cell: (202) 257-0924

## PLAYER SERVICES

### TRAVEL

#### Discounted Vacation Travel

Save time and money by contacting World Travel, Inc., the NFLPA's exclusive travel management company. Let the professionals at World Travel assist you with booking discounted cruises, honeymoons, tours or specialty packages by using their buying power and preferred consortium rates coupled with existing NFLPA travel discounts. In addition, all service fees are waived for any vacation packages and cruises booked by NFLPA members. For more information, visit: [www.worldtravelinc.com/vacation](http://www.worldtravelinc.com/vacation).



#### World Travel Leisure Department Hours

Monday - Friday 8:30am - 7pm ET

Saturday 9am - Noon

#### Contact:

Vacations: (800) 451-5449

or [vacations@worldtravelinc.com](mailto:vacations@worldtravelinc.com)

Cruises: (800) 874-6700 or [cruises@worldtravelinc.com](mailto:cruises@worldtravelinc.com)

#### NFLPA Car Rental Discount Program

The NFLPA has negotiated deep discounts with six (6) car rental companies, including Avis, Dollar, Enterprise, Hertz, National and Thrifty. In addition, as an NFLPA member, you are entitled to complimentary enrollment in their respective preferred rental programs for additional benefits. For more information on preferred pricing and club enrollment, please login to the members' only portion of your website at [www.nflplayers.com](http://www.nflplayers.com).

#### NFLPA Hotel Discount Program

The NFLPA has partnered with hotel brands that offer value added benefits such as discounted rates, room upgrades and other amenities in Washington, DC, New York, NY and nationwide with some of our country's best



36 : Material included is for informational purposes only and is not intended to constitute an offer of any insurance service.

## PLAYER SERVICES

hotel brands, including: Fairmont, InterContinental and Hilton. For more information on these and other hotel discounts, please login to the members' only portion of your website at [www.nflplayers.com](http://www.nflplayers.com).

In addition, we encourage you to visit [www.unitehere.org](http://www.unitehere.org) often to see any current AFL-CIO hotel boycotts.

### **Additional Travel Services**

For additional travel benefits and services, please visit <http://www.unionplus.org/union-plus-travel-center>.

For questions related to travel, contact:

**Kerry Cosover**

**Travel Manager**

Email: [Kerry.Cosover@nflplayers.com](mailto:Kerry.Cosover@nflplayers.com)


Office: (202) 756-9103

Cell: (571) 217-5847




## PLAYER SERVICES

### WORKOUT OPTIONS



# D1


D1 SPORTS TRAINING AND THERAPY



## FREE Evaluation and One Week Training

### D1 Facilities

- Birmingham, AL
- Chattanooga, TN
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D1 Knoxville


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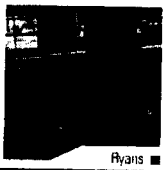
Manning



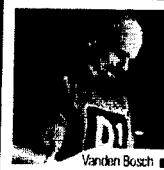
Vrabel



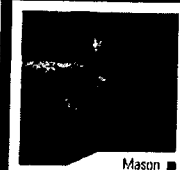
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## PLAYER SERVICES



# LOCKOUT SOLIDARITY SERVICES

In the event of a 2011 Lockout, the NFLPA and Athletes' Performance are here to provide **Solidarity Services to support and showcase One Team of NFL players.**

With the **Lockout Locker Room** at each Athletes' Performance facility, players will receive world class support, including communication and PR opportunities from the NFLPA and FREE training, nutrition and physical therapy services from Athletes' Performance.

Together as **One Team**, players will showcase their readiness and professionalism, working together and striving to be the best, while waiting to return to the field. Community Involvement will highlight players giving their time to children and promoting the message of a healthy, active lifestyle.

### ONE Team. ONE Goal.

As part of the **Lockout Solidarity Services**, each active NFL player will receive at no charge world class performance, nutrition and rehabilitation support services from Athletes' Performance:

- Personalized Evaluation, Education, Training and Therapy
- 2.5 Day Training Options (M-W or W-F) NFLPA Meetings, Leadership Visits and PR will take place on Wednesdays
- Off-site support: Customized training plans available to support your goals and fit the local facilities and equipment available to you
- Discounted extended training package options also available

The NFLPA is proud to offer these services and support to each player at no charge, made possible by Athletes' Performance standing by our side – True to the NFLPA.

Training will be available in: Los Angeles, Phoenix, Dallas, Chicago, Pensacola\*, Miami, and a Northeast and Northwest location. \* LA, MS, AL, GA, No. FL < 200 mile radius.



FOR MORE INFORMATION ON THE LOCKOUT SOLIDARITY SERVICES OFFERED BY THE NFLPA AND ATHLETES' PERFORMANCE, CONTACT YOUR REGIONAL REP OR ATHLETES' PERFORMANCE AT

## PLAYER SERVICES



*17 year NFL veteran  
and 2 x Super Bowl Champion*

### **Ricky Proehl**

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*Proehlfic Park is a family owned and operated business  
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For questions related to workout options, contact:

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**Player Advocate**

Email: [Ernie.Conwell@nflplayers.com](mailto:Ernie.Conwell@nflplayers.com)

Office: (202) 756-9125

Cell: (202) 294-1129



# PLAYER LEADERSHIP



"The Owners are going to divide and conquer. That's what they are after. If we stay together, you'll get most of what you want. ... Players will be bought. Owners will seek out players and second chance players that owe them. If I could, I'd put on my battle helmet again. I'm not scared of those guys. I can promise you that."

*Dan Goich, Player Rep during 1973 Strike*

PLAYER  
LEADERSHIP

# PLAYER LEADERSHIP



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## PLAYER LEADERSHIP

### PLAYERS' SOLIDARITY

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Player solidarity has been the foundation of 55 years of history for the NFLPA. The consolidated player interest and purpose have been the driving force of unprecedented gains for players in recent years. However broken bones and shattered dreams were the reward for early pioneers of player solidarity.

In the darkest hours of the NFLPA, solidarity stars lit the way for ensuing future generations. There have been many acts of solidarity, some brighter than others: Freeman McNeil, Reggie White, John Mackey and Bill Radovich answered the call to be selfless. Their selflessness was the genesis of solidarity; whether for clean jocks and socks or for free agency, it set standards for expectation of player leadership and legal precedent that all players benefit from today.

The NFL has once again forced player solidarity to be displayed and questioned on an open stage. The owners' wishes to terminate the Collective Bargaining Agreement will challenge players' unity, interest and purpose. On March 4, the lights will go dark and the players' solidarity must shine.

Kevin Mawae,

NFLPA President and Former Player

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"You are not thinking about or concerned with, is what I am doing courageous?... or anything else....it's the right thing to do and so you do it."

*Alan Page, NFLPA Executive Committee Member 1972-1975,  
Hall of Famer, in an interview for the short film "Rebels in the NFL"*

## PLAYER LEADERSHIP

### PUBLIC POLICY

#### What is public policy?

Government actions that affect the general population are considered public policy. These policies can come from local, state or federal government. In the United States, there are three branches of government: the legislative branch, which makes the laws; executive, which enforces laws; and judicial, which interprets laws. The members of these three branches make and implement America's public policies, from laws on health care to investigations into concussions to considering court decisions about antitrust exemptions.



The NFL has been granted special privileges by the various branches of the government that have allowed the owners to benefit based on the popularity of football and the revenue generated by the teams - everything from government assistance in building stadiums and stadium infrastructure to tax breaks for keeping a team in a city.

#### What is our public policy mission?

The NFLPA strives to educate public policy makers as well as fans and the general public about the game of football and ways to make it more exciting for all involved. As a result of our educational campaign we have garnered support from many different organizations.

#### What can you do to affect public policy?

Naturally, you want a say in the public policy issues that affect you most profoundly. The NFLPA through the Public Policy department provides you with a number of ways to contact the lawmakers who create public policy and execute laws. The department monitors the activity of state, local and federally elected officials to ensure the interests of NFL players are as protected as possible. The department will also host receptions, "Hill Day" visits and one-on-one meetings with elected and government officials. Let us know if you have relationships that we should know about or if you would like to participate in any of our Public Policy activities.

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## PLAYER LEADERSHIP

### **ENDING THE NFLPA'S COLLECTIVE BARGAINING STATUS: WHAT DOES IT MEAN TO NFL PLAYERS?**

#### **Labor vs. Antitrust**

**Q. Why did the players vote unanimously in team meetings this year to authorize the ending of its status as the collective bargaining agent for the players?**

A. Our history has shown that, except when we have a fair collective bargaining agreement currently in effect which guarantees the players' free agency rights and other benefits, the owners will benefit far more than the players do if the players are still represented by a union.



**Q. How do the owners benefit more from a union than the players if there is no CBA?**

A. It all has to do with the laws that apply to collective bargaining. If the players are represented by a union, then the federal labor laws apply. Those laws are very favorable to the owners. They allow the owners to lock out the players and wage a war of economics which they are more likely to win than the players. But if there is no union representing the players, the federal antitrust laws clearly apply, and those laws are much more favorable to the players if there is no CBA.

**Q. Why are the antitrust laws better for the players?**

A. The federal antitrust laws make it illegal for business competitors to make agreements with one another which restrain trade or competition. Victims of such agreements can sue the competitors who make those agreements and collect triple (called "treble") damages if they win. They can also get an injunction from the court to stop the anti-competitive conduct.

**Q. How would these principles apply to the NFL?**

A. Courts have often ruled that owners in pro sports leagues are business competitors who are bound by the antitrust laws, and that arrangements such as the college draft and restraints on free agency can violate the antitrust laws and be answerable in treble damages to the players. The players won free agency in the Reggie White settlement after an antitrust trial in the early 1990's in the Freeman McNeil case that found the owners violated the antitrust laws. Most importantly, a court can enjoin an unlawful restraint against players if the antitrust laws can be applied.

## PLAYER LEADERSHIP

### Timing of Renunciation

**Q. If the antitrust laws are so good for players, why not use them before the CBA expires?**

A. The owners have an exemption from the antitrust laws when there is a CBA in effect which permits restraints that could otherwise be challenged. And under the labor laws, that exemption can continue for a time even after the expiration of the CBA if the NFLPA continues operating as a union after expiration. That may seem unfair, but unfortunately that's what the U.S. Supreme Court ruled in the Anthony Brown case in 1994, and that ruling is still the law.

**Q. So if we can't use the antitrust laws before the expiration of the CBA, when can we use them?**

A. Players can use them once the CBA expires if we cease being a union at that time.

**Q. Can we remain a union after expiration, see how collective bargaining goes, and then renounce our union status later if collective bargaining doesn't work?**

A. We could, but there are two important reasons why we should not. First, the current CBA says that we cannot sue for six months if we remain as a union at any time after expiration. That means players would have to wait until September to sue, and the lockout could therefore be in effect for six months without our being able to challenge it in court. Second, the labor laws allow the owners to unilaterally implement any new restrictions they propose to us in bargaining in good faith after we reach what is called "impasse" in collective bargaining. If they implement a more restrictive system during the six-month period when we are still a union, the courts could say that the new system is still exempt from the antitrust laws. That is essentially what happened in the Anthony Brown case.

### Antitrust Claims to be Alleged

**Q. So if we do renounce bargaining rights at expiration, when can an antitrust suit be filed and what can the lawsuit challenge?**

A. The first and most important thing to be challenged is the lockout that the owners will likely impose one day after expiration. A lockout would be legal under the labor laws, but if we are no longer a union those laws would not apply. Instead, the lockout would be an agreement among competitors (the owners), called a "group boycott" which would unlawfully restrain trade for player services under the antitrust laws. The NFLPA would not have standing to sue as an organization, but would fund litigation with individual players, or classes of players, as named plaintiffs, just as we did in the McNeil and White cases. We would immediately fund a lawsuit which would seek an injunction to stop the lockout from being imposed, and the lawsuit would claim treble damages on behalf of the players.

## PLAYER LEADERSHIP

### **Q. What kind of damages would be alleged?**

A. The litigation would first claim that any player who is a free agent at the time of expiration is being denied his right to negotiate a new contract with any one of the 32 clubs, and would ask the court to enjoin the lockout so that free agents could negotiate and sign new deals. The case would also claim that any player who is not paid a roster bonus, reporting bonus, or off-season workout pay because of the lockout would be entitled to significant money damages because of the lockout.

### **Q. What other things can we challenge?**

A. The legal challenge would be against any unreasonable restrictions the owners impose or continue after expiration of the CBA, including any salary cap, restrictions on free agents (e.g. the Franchise Player Designation), or the waiver system.

## **NFLPA Status and Services After Renunciation**

### **Q. If we vote to end the NFLPA's bargaining status, what will happen to the NFLPA as an organization?**

A. It will change from being a union to being a professional association, like the American Bar Association or the American Medical Association. Its purpose will be to advance and protect the individual rights of NFL Players, including the right to freely contract with any pro football club that wants to employ them. The NFLPA will retain all of the assets of the current organization, and will continue to have employees whose jobs will be to protect and serve the players in every way possible without acting as a union. But the main focus would be to continue non-collective bargaining services and to fund lawsuits on behalf of the players against restraints imposed on them by the NFL and the clubs.

### **Q. Will that include representing players in negotiations with management over salaries or benefits?**

A. **ABSOLUTELY NOT.** That would let the owners argue that we are a union again and that the labor laws apply, defeating the purpose of renunciation.

### **Q. What about grievances, fine appeals, etc.? Will the NFLPA still represent players in that regard?**

A. No, we will not be able to represent players in that capacity, since that is another earmark of being a union. We would instead do like we did after we last renounced our union status in 1989, which was to pay outside lawyers to represent individual players in pending grievances and appeals.

### **Q. How did that work?**

A. We set up a grievance trust with a trustee overseeing the grievance representation system. The trustee hired the lawyers and paid them out of funds deposited in the trust by the NFLPA. The trustee used a standard representation agreement between the player and the lawyer, and paid the lawyer a fee which was

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## PLAYER LEADERSHIP

pre-determined by that agreement. The costs of arbitration were also paid out of the grievance trust fund.

### **Q. What else will the NFLPA be able to do or not do if it is no longer a union?**

A. We can still offer the services provided by several NFLPA departments, including the Financial Advisors Department, the Player Development Department, and some aspects of the Benefits Department, the Legal Department, and the Salary Cap and Agent Administration Department. Also, it will be business as usual for NFL PLAYERS, the NFLPA's licensing subsidiary, since that is a separate entity from the NFLPA. And, of course, the Player Advocates will remain at the forefront.

### **Q. Would the players still pay dues and elect player reps to govern the organization?**

A. Yes. Each team would still elect representatives to a Board which would govern the organization, decide its budget, and oversee its operations. When we renounced in 1989 we called the governing board the "Board of Directors" instead of the Board of Player Reps, but they were elected in the same way and served similar terms. We also had an Executive Committee elected by the Board of Directors to act for the Board in certain circumstances, much as the Executive Committee does now, and we continued the contract of the Executive Director as the operating head of the organization.

## **Eventual Settlement**

### **Q. What if the owners decide after we renounce that they want to make a reasonable deal on a new system, one that would protect player free agency rights and provide a fair share of the revenues to the players? How could a deal be made if the NFLPA is not a union?**

A. A deal could be made, but it would have to be made as a settlement of the antitrust suits, probably on a class action basis. That is what was done in 1993 after we won the McNeil free agency trial, and it could be done again with the antitrust cases to be filed in 2011.

## **NFL Reaction to Renunciation: Do the Owners Expect It?**

### **Q. The NFL owners no doubt expect us to end our union status, since the CBA contemplates it and we have been talking about it for years. What is their counter strategy, and what are they likely to do if we end our union status?**

A. In simple terms, the NFL believes its greatest source of leverage is to lock out the players like the NHL did in 2004-05, and to outlast the players



## PLAYER LEADERSHIP

economically until they give in to the owners' demands. They know that we will likely end our union status and sue to stop the lockout, but their lawyers will still oppose an injunction of the lockout in court. Every lawsuit has uncertainties and there is no guarantee that one side or the other will prevail. We believe that we will prevail, but they probably believe that it is at least "worth a shot" to lockout even if we end our union status. But if they lose and the lockout is enjoined, they no doubt have a "Plan B" to implement as another source of leverage.

**Q. What might the owners' "Plan B" include?**

- A. One or more of the following: (1) Trying to get a new union formed which would collect authorization cards from the players and then negotiate a sellout deal favorable to the owners; (2) Imposing new restrictions on players, possibly including a new salary cap, and arguing in court that those restrictions meet the "Rule of Reason" test under the antitrust laws; (3) Trying to get players within the NFLPA to get rid of the current leadership and become a union again; (4) Recruiting players to their own group licensing plan so we will be cut off from that vital source of revenue.

**Q. It sounds like a lot of uncertainty will prevail if we go down this path. Do you think the players will hold together and be able to deal with it?**

- A. The players did hold together when we ceased being a union from late 1989 to early 1993. And even though salaries were lower because of the free agency restrictions, there was a good chance that players could make some of that up by collecting damages from the lawsuits (we ultimately settled for almost \$200 million in 1993), and then benefit from the free agency rules in any eventual settlement (which was worth billions of dollars to the players). If players are continually reminded that the cost of being a union again is having no effective legal rights to assert against the owners, they should be able to hold together and support the litigation.

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PLAYER LEADERSHIP



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